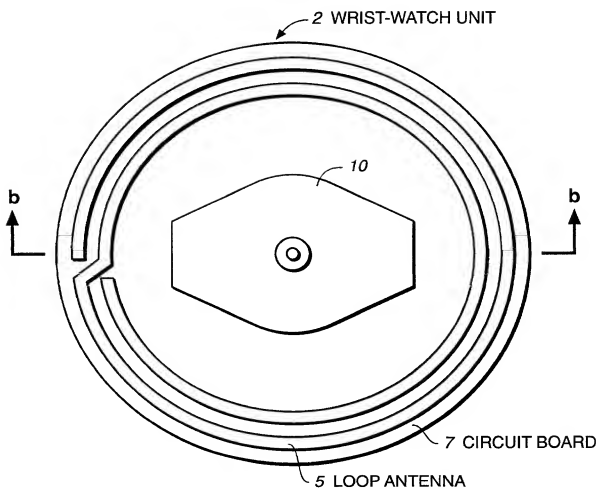
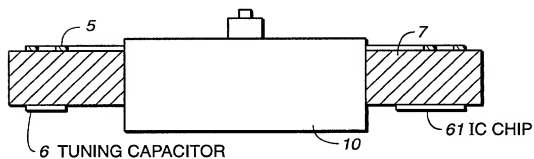
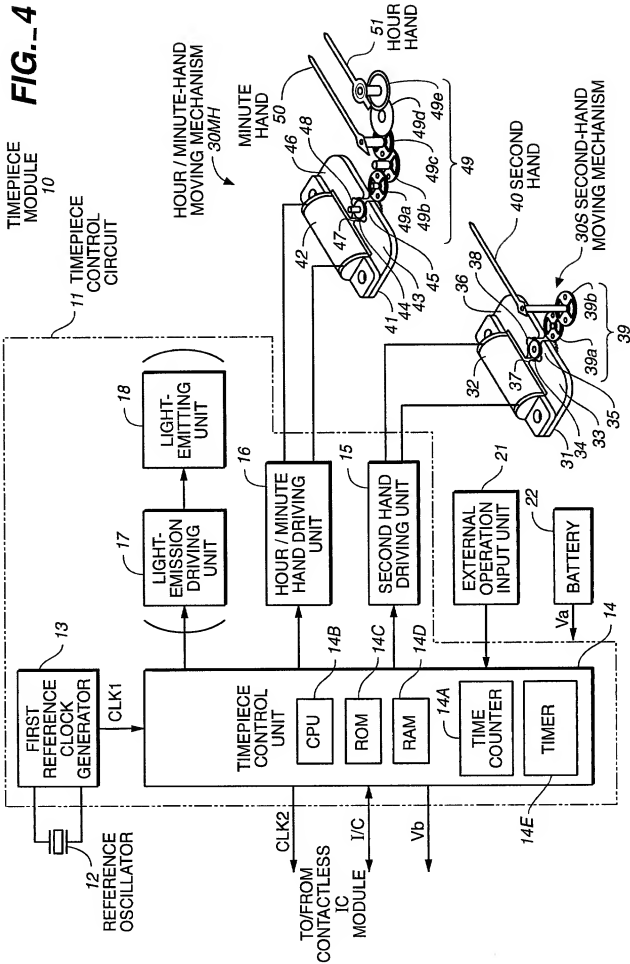


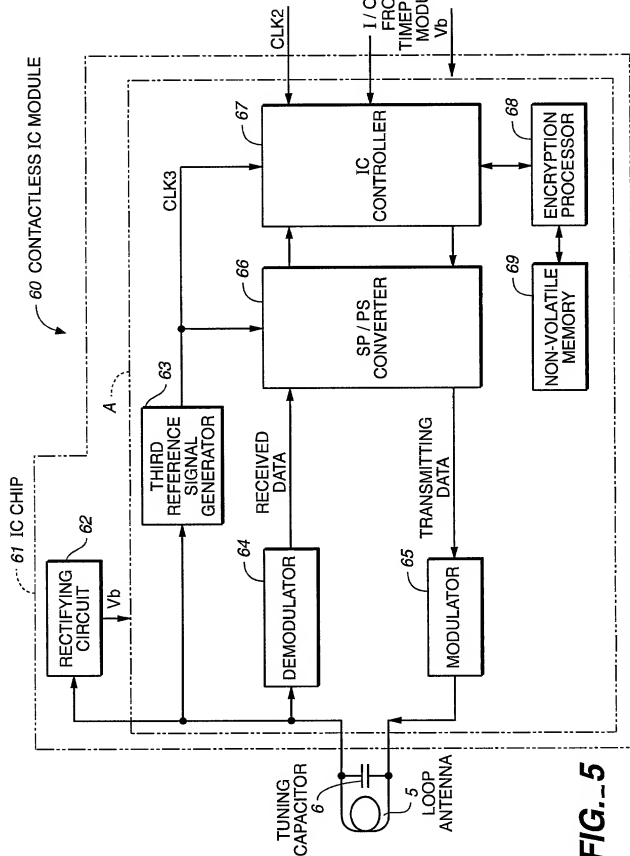
FIG. 1

2 / 12

**FIG._2****FIG._3**

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**FIG. 5**

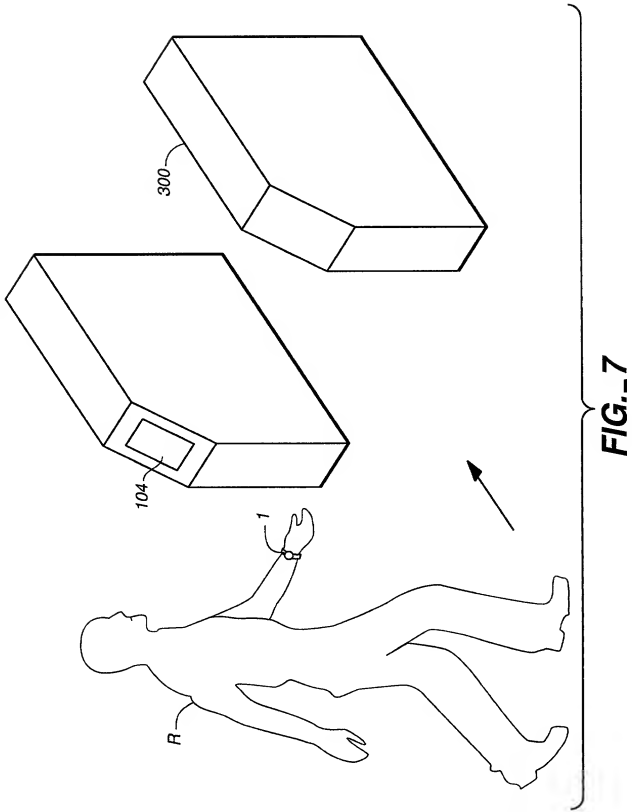
T06227"2492001

DATA FORMAT

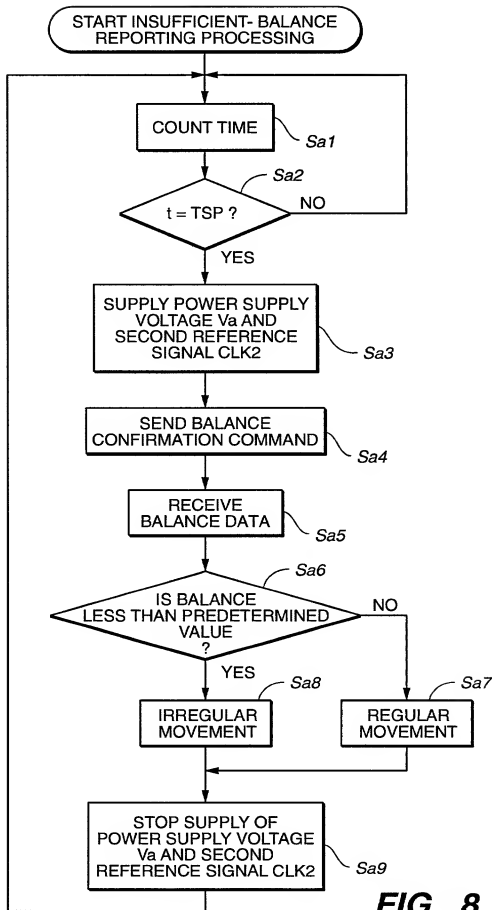
PERSONAL ID	#####
BALANCE DATA Da	*****
SERVICE PROVIDER ID	\$\$\$\$\$\$\$\$
• • •	• • •

FIG._6

FIG. 7



7 / 12

**FIG._8**

8 / 12

WRIST-WATCH DEVICE

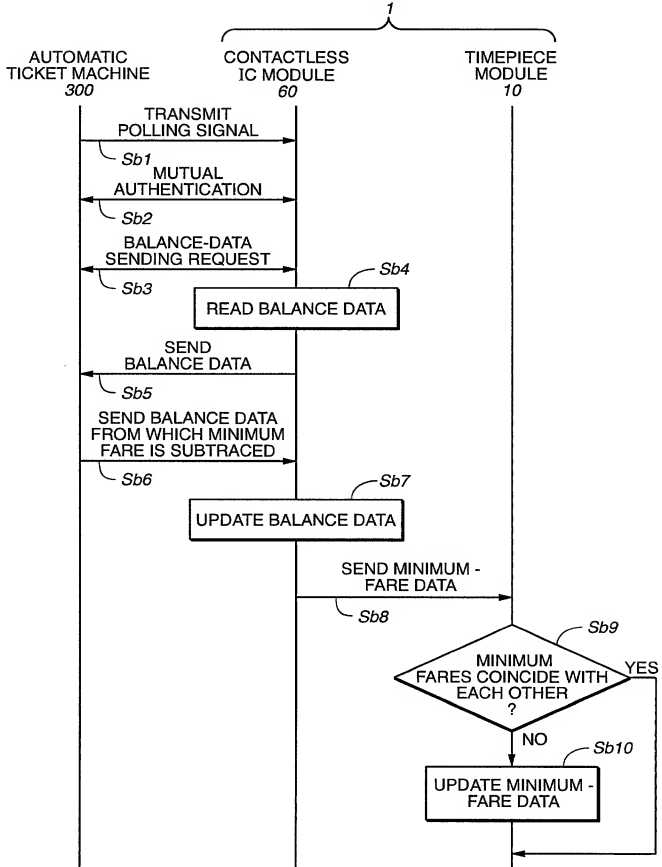
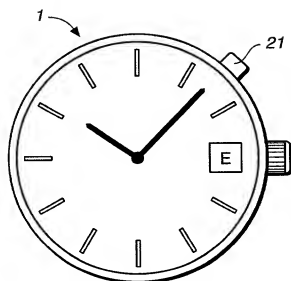
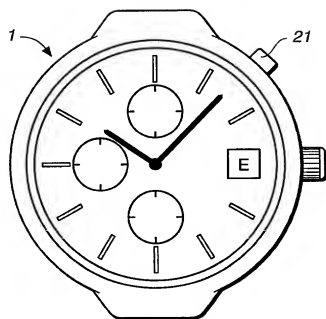
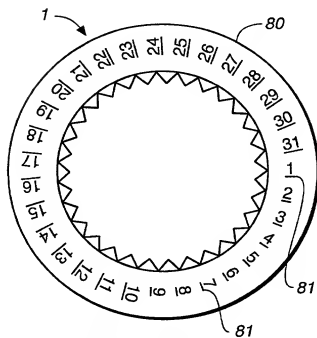
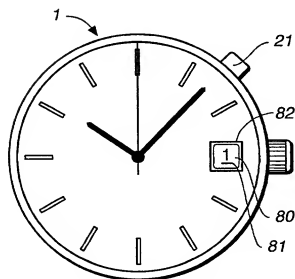


FIG._9

**FIG._10****FIG._11****FIG._12****FIG._13**

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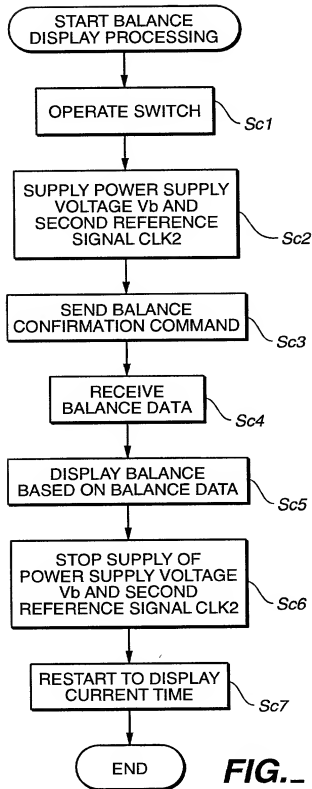
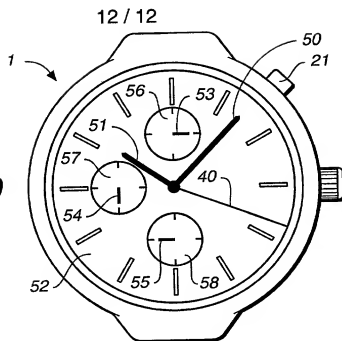
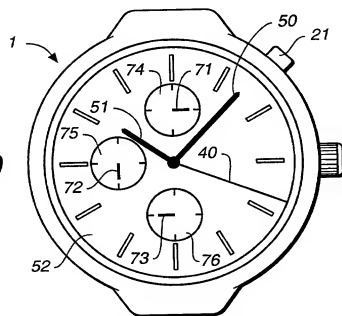
**FIG._14**

FIG._19**FIG._20****FIG._21**